

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Susan Mullinix  
Debtor

Case No. 14-03067-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: TWilson  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 19

Date Rcvd: Jul 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2019.

db  
4524465 +Susan Mullinix, 440 Roman Court, York, PA 17404-6421  
+ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
4512734 +Mayo Clinic, 4500 San Pablo Road, Jacksonville, FL 32224-3899  
4512735 +Northland Group, Inc., Mail Code CBK10, PO Box 390905, Minneapolis, MN 55439-0905  
4521581 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
4512736 +PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066  
4512737 +PNC Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4512728 EDI: BANKAMER.COM Jul 15 2019 23:33:00 Bank Of America, PO Box 982235,  
El Paso, TX 79998  
4547464 EDI: BL-BECKET.COM Jul 15 2019 23:33:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4512729 +EDI: CITICORP.COM Jul 15 2019 23:33:00 CitiCards/CitiBank, PO Box 6241,  
Sioux Falls, SD 57117-6241  
4512730 +EDI: RMSC.COM Jul 15 2019 23:33:00 GECRB/Amazon, PO Box 960013, Orlando, FL 32896-0013  
4512732 +E-mail/Text: bncnotices@becket-lee.com Jul 15 2019 19:55:30 Kohl's, PO Box 2983,  
Milwaukee, WI 53201-2983  
4550701 E-mail/Text: camanagement@mtb.com Jul 15 2019 19:55:45 M&T Bank, P.O. Box 840,  
Buffalo, NY 14240-0840  
4512733 E-mail/Text: camanagement@mtb.com Jul 15 2019 19:55:45 M & T Bank, PO Box 1288,  
Buffalo, NY 14240  
4557096 EDI: PRA.COM Jul 15 2019 23:33:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4530942 EDI: Q3G.COM Jul 15 2019 23:33:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
4512738 +EDI: WFNNB.COM Jul 15 2019 23:33:00 Victoria's Secret, PO Box 182789,  
Columbus, OH 43218-2789  
4551153 EDI: WFFC.COM Jul 15 2019 23:33:00 Wells Fargo Bank, N.A., PO Box 10438,  
Des Moines, IA 50306-0438  
4512739 +EDI: WFFC.COM Jul 15 2019 23:33:00 Wells Fargo Financial National Bank, 800 Walnut Street,  
Des Moines, IA 50309-3891

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4512731 ##+Jeffrey A. Mullinix, 2815 Halstead Lane, York, PA 17404-8429

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 17, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
John F Goryl on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
bkgroup@kmlawgroup.com  
Keith B DeArmond on behalf of Debtor 1 Susan Mullinix general.dearmondlaw@gmail.com,  
G10924@notify.cincompass.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 Susan Mullinix  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:14-bk-03067-HWV**

Social Security number or ITIN **xxx-xx-5345**

EIN --

Social Security number or ITIN --

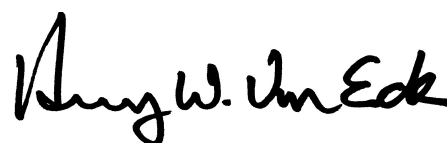
EIN --

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan Mullinix  
aka Susan Moore

7/15/19**By the  
court:**

Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**